

IN THE UNITED STATES PATENT & TRADEMARK OFFICE

INVENTOR(s): Hiroshi KANNO et al.  
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ART UNIT: 3693  
TITLE: ELECTRONIC MONEY SETTLEMENT METHOD USING  
MOBILE COMMUNICATION TERMINAL

COMMISSIONER FOR PATENTS  
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RESPONSE TO OFFICE ACTION DATED MAY 15, 2008

SIR:

In response to the Office Action dated May 15, 2008, Applicants respectfully submit the following:

**Amendments to the Specification** begin on page 2 of this paper.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 4 of this paper.

**Remarks** begin on page 16 of this paper.